FOR IMMEDIATE RELEASE 22-NOV 02 RELEASE #2000-47

PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE **ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (415) 904-5878.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance Public Notice Filing 22-Nov-02

				22-NOV-U2			
File#	Grp a	# Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-37285	0000	ALASKA NATIONAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0.00%
02-37274	0140	AMCO INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-37224	0553	AMERICAN & FOREIGN INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RATE & FORM	FARMERS & RANCHERS	9.10%
02-37311	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP - AMERICAN BUSINESS COVERAGE	0.00%
02-36863	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-36869	0761	AMERICAN INS. CO. (THE)	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-37312	0761	AMERICAN INS. CO. (THE)	COMM	MULTI-PERIL	RULE CHANGE	BOP - AMERICAN BUSINESS COVERAGE	0.00%
02-36862	0761	AMERICAN INS. CO. (THE)	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-36912	0012	AMERICAN INTERNATIONAL INS. CO. OF CA, INC.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PRIVATE CLIENT GROUP HOMEOWNERS	0.00%
02-36931	0108	AMERICAN MANUFACTURERS MUTUAL INS. CO.	PERS	OTHER LIABILITY	RATE	UMBRELLA/EXCESS-CATASTROPHE	7.20%
02-36932	0108	AMERICAN PROTECTION INS. CO.	PERS	OTHER LIABILITY	RATE	UMBRELLA/EXCESS-CATASTROPHE	7.20%
02-37286	0028	AMICA MUTUAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-36871	0761	ASSOCIATED INDEMNITY CORP	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-37313	0761	ASSOCIATED INDEMNITY CORP	COMM	MULTI-PERIL	RULE CHANGE	BOP - AMERICAN BUSINESS COVERAGE	0.00%
02-36864	0761	ASSOCIATED INDEMNITY CORP	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-37093	0984	AVEMCO INS. CO.	COMM	AIRCRAFT	RATE	AIRCRAFT HULL & LIABILITY	0.00%
02-36921	1330	BALBOA INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	EZ HOMEOWNERS	0.00%
02-36821	0212	CIVIC PROPERTY & CASUALTY CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-36951	0212	CIVIC PROPERTY & CASUALTY CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-37151	0323	CIVIL SVC EMPLOYEES INS. CO.	COMM	MULTI-PERIL	RATE	HABITATIONAL	20.00%
02-37141	0816	COMMERCE WEST INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	GROUP	4.90%
02-37182	0816	COMMERCE WEST INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	GROUP	
		COMM CASUALTY INS. CO. OF NORTH CAROLINA	COMM	OTHER LIABILITY		SMALL CONTRACTORS	
02-37131		CONNECTICUT INDEMNITY CO. (THE)	COMM	FIRE	RULE CHANGE		
02-37282 02-37337	0111 1120	EMPLOYERS INS. CO. OF WAUSAU EVEREST NATIONAL INS. CO.	COMM COMM	INLAND MARINE AUTO LIAB/PHYS DAMAGE	FORMS NEW PROGRAM	NONE COMM AUTO FOR SOCIAL SVCS	0.00%
02-36822	0212	EXACT PROPERTY & CASUALTY CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-36952	0212	EXACT PROPERTY & CASUALTY CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-36823	0212	FARMERS INS. EXCHANGE	COMM	AUTO LIABILITY	FORMS	NONE	
02-36953	0212	FARMERS INS. EXCHANGE	COMM	MULTI-PERIL	FORMS	NONE	
02-37073	0215	FINANCIAL INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.90%
02-37132	0553	FIRE & CASUALTY INS. CO. OF CONNECTICUT (THE)	COMM	FIRE	RULE CHANGE	NONE	
02-36873	0761	FIREMAN'S FUND INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-37314	0761	FIREMAN'S FUND INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP - AMERICAN BUSINESS COVERAGE	0.00%
02-36865	0761	FIREMAN'S FUND INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-36875	0761	FIREMAN'S FUND INS. CO. OF TEXAS	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-36911	0070	FIRST AMERICAN SPECIALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS HO3	0.00%
02-36971	0163	FIRST NATIONAL INS. CO. OF AMERICA	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-37191	0212	FOREMOST INS. CO. GRAND RAPIDS, MICHIGAN	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	OFF-ROAD VEHICLE (AGENTS)	0.00%
02-36972	0163	GENERAL INS. CO. OF AMERICA	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-37231	0553	GLOBE INDEMNITY CO.	COMM	FARMOWNERS MULTI-PERIL	RATE & FORM	FARMERS & RANCHERS	9.10%
02-36922	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	FIRE	FORMS	SELECT BUSINESS	
02-36923	0084	GREAT AMERICAN ASSURANCE CO.	COMM	FIRE	FORMS	SELECT BUSINESS	
02-36924	0084	GREAT AMERICAN INS. CO.	COMM	FIRE	FORMS	SELECT BUSINESS	
02-36835	0084	GREAT AMERICAN INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	TANK OWNERS	0.00%
02-36925	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	FIRE	FORMS	SELECT BUSINESS	
02-36913	0098	GREAT DIVIDE INS. CO.	COMM	FIDELITY	FORMS	NONE	
02-36901	0098	GREAT DIVIDE INS. CO.	COMM	FIRE	FORMS	NONE	
02-36902	0098	GREAT DIVIDE INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-36841	0098	GREAT DIVIDE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-37272	0303	GUIDEONE SPECIALTY MUTUAL INS. CO.	COMM	ALLIED LINES	RULE CHANGE	CROP-HAIL	
02-37287	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	30.00%
02-37061	0091	HARTFORD CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	AGENCY PLAN	15.00%
02-37175	0091	HARTFORD CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - EDUCATORS LEGAL LIABILITY	
02-37290	0091	HARTFORD CASUALTY INS. CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	30.00%
02-37114	0091	HARTFORD FIRE INS. CO.	PERS	INLAND MARINE	NEW PROGRAM	SUBSCRIBER'S WIRELESS COMMUNICATION:	0.00%
02-37293	0091	HARTFORD FIRE INS. CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	30.00%
02-37301	0091	HARTFORD INS. CO. OF THE MIDWEST	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	30.00%
02-36991	0012	HARTFORD STEAM BOILER INSPECTION & INS. CO. (THE)	COMM	BOILER & MACHINERY	RATE & FORM	STANDARD BOILER & MACHINERY & EQUIPMENT BREAKDOWN	8.80%
02-37011	0091	HARTFORD UNDERWRITERS INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	11.50%
02-37303	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	30.00%
02-37271	0350	HERITAGE INDEMNITY CO.	COMM	OTHER LIABILITY	RATE	VEHICLE SVC CONTRACT REIMBURSEMENT	9.90%
02-37161	0626	INDEMNITY INS. CO. OF NORTH AMERICA	COMM	SURETY	RATE	NONE	0.00%
02-37291	0517	INS. CORP OF HANNOVER	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MIDDLE MARKET	0.00%
02-37336	0517	INS. CORP OF HANNOVER	COMM	OTHER LIABILITY	RATE	MIDDLE MARKET	0.00%
02-37171		INS. SVCS OFFICE, INC.	COMM	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
02-37181	1318	INTERINS. EXCHANGE OF THE AUTOMOBILE CLUB	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
02-37173	0767	MANUFACTURERS ALLIANCE INS. CO.	COMM	BURGLARY & THEFT	FORMS	NONE	
02-36834	0241	METROPOLITAN DIRECT PROPERTY & CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
02-36831	0212	MID-CENTURY INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-36961	0212	MID-CENTURY INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-37289	0303	MILLENNIUM INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	

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				22-1NUV-U2			
File#	Grp a	# Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-37332	0303	MILLENNIUM INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0.00%
02-37192	0050	MODERN SVC INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
02-36877	0761	NATIONAL SURETY CORP	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-37315	0761	NATIONAL SURETY CORP	COMM	MULTI-PERIL	RULE CHANGE	BOP - AMERICAN BUSINESS COVERAGE	0.00%
02-36866	0761	NATIONAL SURETY CORP	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-36832	0212	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-36962	0212	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-36891	1330	NEWPORT INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	SPECIALTY HOMEOWNERS	0.00%
02-36892	1330	NEWPORT INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	SELECT HOMEOWNERS	0.00%
02-36941	0408	PACIFIC PROPERTY & CASUALTY CO.	PERS	AUTO PHYSICAL DAMAGE	RULE CHANGE	NONE	
02-36942	0408	PACIFIC PROPERTY & CASUALTY CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-37174	0767	PA MANUFACTURERS INDEMNITY CO.	COMM	BURGLARY & THEFT	FORMS	NONE	
02-37281	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-37292	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB IN-HOME DAY CARE	0.00%
02-37321		PROFESSIONALS DIRECT INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	PROF LIAB-PRODIRECTSELECT	0.00%
02-37331		PROFESSIONALS DIRECT INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	PROF. LIAB PRODIRECTPREMIER	0.00%
02-37304	0091	PROPERTY & CASUALTY INS. CO. OF HARTFORD	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	30.00%
02-37172	0853	PUBLIC SVC MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	0.00%
02-37284	0783	RLI INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-37081	0783	RLI INS. CO.	COMM	MULTI-PERIL	RATE	GAS & CONVENIENCE STORE	
02-37233	0553	ROYAL INDEMNITY CO.	COMM	FARMOWNERS MULTI-PERIL		FARMERS & RANCHERS	9.10%
02-37234	0553	ROYAL INS. CO. OF AMERICA	COMM	FARMOWNERS MULTI-PERIL		FARMERS & RANCHERS	9.10%
02-36973	0163	SAFECUARD NIS CO.	COMM	MULTI-PERIL	RULE CHANGE		0.00%
02-37241	0553	SAFEGUARD INS. CO.	COMM	FARMOWNERS MULTI-PERIL		FARMERS & RANCHERS	9.10%
02-37133		SECURITY INS. CO. OF HARTFORD	COMM	FIRE	RULE CHANGE		10.100/
02-37071	3321	STANDARD FIRE INS. CO. (THE)	PERS	OTHER LIABILITY	RATE & FORM	UMBRELLA / EXCESS	10.10%
02-37062 02-37072		STATE NATIONAL INS. CO., INC. TRAVELERS PROPERTY CASUALTY INS. CO.	PERS	OTHER LIABILITY OTHER LIABILITY		UMBRELLA/EXCESS	5.70%
					RATE	UMBRELLA / EXCESS	10.10%
02-36833	0212 0212	TRUCK INS. EXCHANGE TRUCK INS. EXCHANGE	COMM COMM	AUTO LIABILITY MULTI-PERIL	FORMS FORMS	NONE NONE	
02-37306	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	30.00%
02-37339		UNITED NATIONAL CASUALTY INS. CO.	COMM	EARTHQUAKE	NEW PROGRAM	NONE	0.00%
02-37338		UNITED NATIONAL CASUALTY INS. CO.	COMM	FIRE	NEW PROGRAM	SMP	0.00%
02-37305		UNITED NATIONAL CASUALTY INS. CO.	COMM	GLASS	NEW PROGRAM	NONE	0.00%
		UNITED NATIONAL CASUALTY INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	NONE	0.00%
02-37333							

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			Line				Overall
File#	Grp 7	# Company Name	Type	Line Description	FileType	Program	Rate*
02-37302	0212	UNIVERSAL UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	SERVICE CONTRACT REIMBURSEMENT	0.00%
02-36879	0761	VINTAGE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-37283	0019	VOYAGER PROPERTY & CASUALTY INS. CO.	PERS	INLAND MARINE	FORMS	INSTALLMENT SALES FLOATER	
02 252 10	0444	WALLES AND THE STATE OF THE STA	go. n.	n#	FORM	WOVE	
02-37340	0111	WAUSAU BUSINESS INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-37121	0111	WAUSAU BUSINESS INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	COMM PACKAGE	
02-37341	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-37122		WAUSAU UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	COMM PACKAGE	
02-37162	0626	WESTCHESTER FIRE INS. CO.	COMM	SURETY	RATE	NONE	0.00%

116 TOTAL APPLICATIONS RECEIVED